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ABSTRACT

A system for secure communication across a network including a personal code generator having one or more identification codes and one or more encryption codes. The identification codes and the encryption codes each change at predetermined time intervals. A code server is provided and is synchronized with the personal code generator such that the code server has information regarding the current identification codes and the current encryption codes of the personal code generator. A user transmits across the communication network, the current identification codes and data encrypted with the current encryption codes and the code server uses the information regarding the current identification codes to authenticate the user and the information about the current encryption codes to decrypt the transmitted data.